

UNION FIRST MARKET BANKSHARES CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1971693	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$3,804	\$3,889	2.2%		
Loans	\$2,922	\$2,903	-0.6%		
Construction & development	\$490	\$445	-9.2%		
Closed-end 1-4 family residential	\$570	\$578	1.4%		
Home equity	\$306	\$304	-0.5%		
Credit card	\$17	\$19	11.0%		
Other consumer	\$269	\$65	-75.7%		
Commercial & Industrial	\$181	\$170	-6.2%		
Commercial real estate	\$935	\$996	6.5%		
Unused commitments	\$783	\$722	-7.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$338	\$402	19.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$196	\$217	10.9%		
Cash & balances due	\$57	\$91	60.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$236	\$187	-21.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$231	\$168	-27.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,371	\$3,421	1.5%		
Deposits	\$3,100	\$3,182	2.6%		
Total other borrowings	\$233	\$203	-12.9%		
FHLB advances	\$140	\$140	0.0%		
Equity					
Equity capital at quarter end	\$432	\$468	8.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	9.8%	--		
Tier 1 risk based capital ratio	11.2%	12.4%	--		
Total risk based capital ratio	13.0%	14.0%	--		
Return on equity ¹	4.5%	7.5%	--		
Return on assets ¹	0.5%	0.9%	--		
Net interest margin ¹	4.5%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	38.7%	61.0%	--		
Loss provision to net charge-offs (qtr)	111.9%	56.9%	--		
Net charge-offs to average loans and leases ¹	1.2%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	10.2%	5.5%	0.6%	0.2%	--
Closed-end 1-4 family residential	3.4%	2.5%	0.1%	0.3%	--
Home equity	2.0%	1.0%	0.1%	0.1%	--
Credit card	1.2%	1.7%	1.3%	1.0%	--
Other consumer	0.6%	2.1%	0.3%	0.1%	--
Commercial & Industrial	2.9%	4.1%	0.6%	0.0%	--
Commercial real estate	1.7%	1.2%	0.2%	0.1%	--
Total loans	3.4%	2.2%	0.3%	0.2%	--